

Certificate Number: 12433-PAM-DE-033963087

Bankruptcy Case Number: 19-04164



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 16, 2020, at 5:56 o'clock PM EST, Dennis Fitzgerald completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 16, 2020 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor